Case 08-07989	Doc 1	Filed 04/02/08	Entered 04/02/08 17:18:40	Desc Mair
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# United States Bankruptcy Court 1 of 42 Northern District of Illinois Eastern Division

Vol	luntary	Petition
VU	ıuıılaı v	reuuon

Name of Debtor (if individua					Nar	Name of Joint Debtor (Spouse) (Last, First, Middle)						
S	loma,	Allen	M			Sloma, Karen, L						
All Other Names used by the Debtor in the last 8 years; (include married, maiden and trade names):							All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * Subject to Fed R. Bankr.P.9037. See note below.  ***-6458							r digits of Soc. than one, stat	e all) * Subiect		.P.9037. See i	No./Complete EIN note below.	
Street Address of Debtor (N	lo. & Street, Cit	ty, and State	e):		Str	reet A	Address of Joi	nt Debtor (No.	& Street, City	, and State):		
639 Fay Ave.					l 6	39	Fay Ave	<b>a</b> .				
Elmhurst IL			6	0126			hurst IL				60126	
County of Residence or of t	he Principal Pla	ace of Busin	iess:		Co	ounty	of Residence	or of the Prince	cipal Place of I	Business:		
	DUP	AGE						D	UPAG	E		
Mailing Address of Debtor (i	f different from	street addr	ess)		Ма	ailing	Address of Jo	int Debtor (if o	different from s	street addres	ss):	
Location of Principal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):							
Type of Debtor (Form of (Check one box			Nature of Bu		С	hapt	ter of Bankru	otcy Code Ur	nder Which th	e Petition is	Filed (Check one box)	
Individual (includes See Exhibit D on page	Joint Debtors) 2 of this form	☐ Single	n Care Busine e Asset Real	ess Estate as		☐ Chapter 7 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding					•	
☐ Corporation (include	es LLC & LLP)	□ Railro	ed in 11 U.S. oad	C 101 (51B)			apter 11 apter 12		□ Chanter	15 Petition f	or Recognition	
☐ Partnership			broker			_	apter 13		•		n Proceeding	
Other (If debtor is no		I	modity Broke	ſ		Nature of Debts (Check one Box)						
above entities, chec			ing Bank r			■ Debts are primarily consumer □ Debts are primarily business						
and state type of entity below.)  Tax-Exempt Entity (Check box, if applicable.) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).						debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
	Filing Fee (C	heck <b>one</b> box	)		Ch	ock /	one box	Cha	apter 11 Debt	ors		
■ Filing Fee attached						☐ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)						
☐ Filing Fee to be paid in i	netallmente (ar	onlicable in i	ndividuale on	lv) Must atta	-1-	Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)						
signed application for the unable to pay fee except	e court's consid	deration cert	tifying that the	debtor is		Check if:  ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.						
☐ Filing Fee wavier reques	sted (applicable	to chapter	7 individuals	only). Must	Ch	Check all applicable boxes:						
attach signed application	n for the court's	considerati	ion. See Offic	ial Form 3B.	I□	☐ A plan is being filed with this petition.						
					I□	A	cceptances of	the plan were	solicited prep	etition from o	one of more classes	
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured credtio Debtor estimates that, after any exempt property is excluded and administrative						enses	s paid, there w	rill be no		This spac	e is for court use only	
funds available for distri		cured credite	ors.									
1- 50- 49 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000		25,001 50,000	50,001 100,000	Over 100,000			
Estimated Assets												
\$0 to \$50,001to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million		\$50,000,0 to \$100 million	001	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion				
Estimated Liabilities	•											
\$0 to \$50,001to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	001	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

<sup>\*</sup> Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits only

<u> </u>	<u>ase 08-07989 Doc 1 Filed 04/02/08</u>	Entered 04/02/08 17:18	<u>3:40 Desc Main</u>					
	Voluntary Petition Document	Naange⊖o£Doefb4aar(s)						
This	s page must be completed and filed in every case)		a, Allen M en L Sloma					
		Naie	ii L Sioilla					
Location Where Fi	All Prior Bankruptcy Case Filed Within Last 8	, , , , , , , , , , , , , , , , , , , ,	, · · · · · · · · · · · · · · · · · · ·					
Location where Fi	led:	Case Number:	Date Filed:					
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, a	ttach additional sheet)					
Name of Debtor:		Case Number:	Date Filed:					
District:		Relationship:	Judge:					
	Exhibit A	Exh	al whose debts are primarily consumer debts.)					
	eted if debtor is required to file periodic reports (e.g.,		amed in the foregoing petition, declare					
	nd 10Q with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of	that I have informed the petitione	r that (he or she) may proceed under					
•	equesting relief under chapter 11.)		11, United States Code, and have					
		that I have delivered to the debtor t	er each such chapter. I further certify the notice required by 11 USC §					
☐ Exhibit	A is attached and made a part of this petition.							
_	·		Brynjelsen					
		Robert Brynjelsen	Dated: 03/24/2008					
		ibit C						
Does the de	ebtor own or have possession of any property that poses or is alleg	ed to pose a threat of imminent and identifia	able harm to public health or safety?					
Yes, a	nd Exhibit C is attached and made a part of this petition.							
No.								
	<b>Exh</b> i (To be completed by every individual debtor. If a joint petition is file	ibit D ed. each spouse must complete and attach	a separate Exhibit D.)					
_	D completed and signed by the debtor is attached and made a par		,					
	a joint petition:							
Exhibit	D also completed and signed by the joint debtor is attached and m	ade a part of this petition.						
		ng the Debtor - Venue						
_	,	pplicable Box.)	and to the District for					
•	Debtor has been domiciled or has had a residence, prince 180 days immediately preceding the date of this petition							
	, , , , , , , , , , , , , , , , , , , ,	,	,					
	There is a bankruptcy case concerning debtor's affiliate,	, general partner, or partnership pendi	ng in this district.					
	Debtor is a debtor in a foreign proceeding and has its pr							
	States in this District, or has no principal place of busine or proceeding [in a federal or state court] in this District,							
	relief sought in this District.	of the interests of the parties will be s	erved in regard to the					
	Contification by a Dobton Who Books	as as a Tanant of Basidantia	Droporty					
	Certification by a Debtor Who Reside Check all app	olicable boxes.	reroperty					
	following.)  (Name of landlord that obtained judgment)							
	(Address of Landlord)							
	Debtor claims that under applicable nonbankruptcy law,	there are circumstances under which	the debtor would be					
_	permitted to cure the entire monetary default that gave r	ise to the judgment for possession, af	ter the judgment for					
	possession was entered. and  Debtor has included in this petition the deposit with the	court of any rent that would become d	ue during the 30-day					
	period after the filing of the petition.	Court of any ferit that would become d	ue during the 50-day					

Document **Voluntary Petition** 

Natageo8Joint2Debtor(s)

Sloma, Allen M Karen L Sloma

## This page must be completed and filed in every case)

## **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Allen M Sloma

Dated:

/s/ Karen L Sloma

Karen L Sloma

Dated: 03/22/2008

/s/ Allen M Sloma

03/22/2008

Signature of Attorney

/s/ Robert Brynielsen

Signature of Attorney for Debtor(s)

## Robert Brynjelsen

Printed Name of Attorney & Bar Number Bar No: 6282586 LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 03/24/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

## << Sign & Date on Those Lines

## << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



## Document Page 4 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

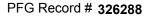
I certify under penalty of perjury that the information provided above is true and correct.

Active military duty in a military combat zone.

/s/ Allen M Sloma Dated: 03/22/2008 Allen M Sloma



Sign & Date Here



does not apply in this district.



## Document Page 5 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Bankruptcy Docket #:

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	03/22/2008 -	/s/ Karen L Sloma Karen L Sloma	Sign & Date Here
l certify u	under penalty of perjury	that the information provided above is true and correct.	
does	5. The United States trustee or not apply in this district.	bankruptcy administrator has determined that the credit counseling require	ment of 11 U.S.C. § 109(h)
	Active military duty in a milita	ary combat zone.	
partic		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after ng in person, by telephone, or through the Internet.);	reasonable effort, to
of rea	lizing and making rational decision	I.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficie ons with respect to financial responsibilities.);	,
by a r	4. I am not required to receive a notion for determination by the co	a credit counseling briefing because of: [Check the applicable statement.] purt.]	[Must be accompanied
credi provi dead perio	t counseling briefing within the fir ded the briefing, together with a c line can be granted only for caus d. Failure to fulfill these requiren	easons stated in your motion, it will send you an order approving your request 30 days after you file your bankruptcy case and promptly file a certificate copy of any debt management plan developed through the agency. Any exe and is limited to a maximum of 15 days. A motion for extension must be nents may result in dismissal of your case. If the court is not satisfied with your case may be dismissed.	e from the agency that ktension of the 30-day filed within the 30-day
	s from the time I made my reques can file my bankruptcy case now	dit counseling services from an approved agency but was unable to obtain it, and the following exigent circumstances merit a temporary waiver of the . [Must be accompanied by a motion for determination by the court.] [Sumr	credit counseling requirement
perf	ed States trustee or bankruptcy a orming a related budget analysis.	the filing of my bankruptcy case, I received a briefing from a credit counsel administrator that outlined the opportunties for available credit counseling a but I do not have a certificate from the agency describing the services proved describing the services provided to you and a copy of any debt repayment your bankruptcy case is filed.	and assisted me in by ided to me. You must file
perfo	ed States trustee or bankruptcy a orming a related budget analysis,	the filing of my bankruptcy case, I received a briefing from a credit counseling and ininistrator that outlined the opportunties for available credit counseling and I have a certificate from the agency describing the services provided tayment plan developed through the agency.	nd assisted me in

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

#### The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

\$3,500

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$2,350

The Filing Fee has been paid.

**Balance Due** 

\$1.150

2. The source of the compensation paid to me was:

Debtor(s)
-----------

Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s)

Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 03/24/2008

/s/ Robert Brynjelsen

Attorney Name: Robert Brynjelsen LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6282586

## Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
639 Fay Ave. Elmhurst, IL 60126 (Debtor's Residence)	Fee Simple	J	\$ 275,000	\$ 221,459

**Total Market Value of Real Property** 

\$275,000.00

(Report also on Summary of Schedules)



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property			Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X		_			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.						
		Meadows Credit Union checking account #xxxx4588		J	\$	60
		Meadows Credit Union checking account #xxxxx4588		J	\$	5
		Suburban Bank checking account XXXXX708		н	\$	50
03. Security Deposits with public utilities, telephone companies, landlords and others.	X					
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, computer, sofa, vacuum, table, chairs, lamps, bedroom sets, pots/pans dishes/flatware, lawn mower, bbq grill, tools	,	J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Picture	s	J	\$	250
06. Wearing Apparel		-				
		Necessary wearing apparel.		J	\$	100
07. Furs and jewelry.						
		Wedding ring set.		J	\$	300
		Earrings, watch, costume jewelry		J	\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X					
PEG Record # 326288		De wee wee we end in the contract of the con	or	m B6	3 (10/05)	Page 1 of 4

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	NONE	Description and Location of Property	A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.	J	None		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars						
13. Stocks and interests in incorporated and unincorporated businesses.		401k - 100% Exempt	J	\$ 31,723		
		10 Shares of AJG Stock (currently trading at approx. \$29.00 per share)	J	\$ 290		
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
			PG	R (10/05) Page 2 of 4		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

SCH	HED	DULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Debtors have pending personal injury action on behalf of their minor son pertaining to an automobile accident. Value to the Debtors is ZERO because any and all proceeds will belong to minor son and will be held in trust for his benefit.		none
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		Hinsdale Bank - 2006 Chevrolet Aveo (over 10,000 miles).  GMAC - 2005 Saturn Vue (over 36,000 miles)	J	\$ 8,575 \$ 13,450
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals		1 dog, 2 cats	J	\$ 0
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
		Total (Report also on Summary of Schedules)		\$56,853	

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Allen M Sloma and Karen L Sloma, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property 639 Fay Ave. Elmhurst, IL 60126 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 275,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Meadows Credit Union checking account #xxxx4588	735 ILCS 5/12-1001(b)	\$ 60	\$ 60
Meadows Credit Union checking account #xxxxx4588	735 ILCS 5/12-1001(b)	\$ 5	\$ 5
Suburban Bank checking account XXXXX708	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD player, computer, sofa, vacuum table, chairs, lamps, bedroom sets, pots/pans, dishes/flatware, lawn mower, bbq grill, tools	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 250	\$ 250
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Wedding ring set.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			Pero 1 of 2

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Allen M Sloma and Karen L Sloma, Debtors

SCHEDULE C - PROPE	RTY CLAIMED EXEM	ИРТ	
Debtor claims the exemptions to which debtor is entitled up (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	nder: Check if debtor of that exceeds \$13		stead exemption
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
401k - 100% Exempt	735 ILCS 5/12-1006	\$ 31,723	\$ 31,723
13. Stocks and interests in incorporated and unincorporated businesses.  10 Shares of AJG Stock (currently trading at approx. \$29.00 per share)	735 ILCS 5/12-1001(b)	\$ 290	\$ 290
25. Autos, Truck, Trailers and other vehicles and accessories.  Hinsdale Bank - 2006 Chevrolet Aveo (over 10,000 miles).	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 8,575
GMAC - 2005 Saturn Vue (over 36,000 miles)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 1,075	\$ 13,450
31. Animals  1 dog, 2 cats	735 ILCS 5/12-1001(b)	\$ 0	\$ 0

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In re

PFG Record #

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.								
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 <u>Citi Mortgage</u> Bankruptcy Department PO Box 8004 South Hackensack NJ 07606 Acct No.: 0006 2158 886		J	Dates: 1996 Nature of Lien: Mortgage Market Value: \$ 275,000 Intention: None *Description: 639 Fay Ave. Elmhurst, IL 60126 (Debtor's Residence)				\$ 172,250	\$ 0
2 GMAC Bankruptcy Department PO Box 9001952 Louisville KY 40290 Acct No.: 1549 0797		J	Dates: 2006 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 13,450 Intention: None *Description: GMAC - 2005 Saturn Vue (over 36,000 miles)				\$ 9,975	\$ 0
3 Hinsdale Bank & Trust Attn: Bankruptcy Department 25 East First St. Hinsdale IL 60521 Acct No.: 0027 0755 8920 0001		J	Dates: 2007 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 8,575 Intention: None *Description: Hinsdale Bank - 2006 Chevrolet Aveo (over 10,000 miles).				\$ 15,000	\$ 6,425
4 Loan Servicing Center Bankruptcy Department PO Box 9500 Wilkes-Barre PA 18773 Acct No.: 8655 3280 98		J	Dates: 2005 Nature of Lien: Mortgage - Second Market Value: \$ 275,000 Intention: None *Description: 639 Fay Ave. Elmhurst, IL 60126 (Debtor's Residence)				\$ 49,209	\$ 0

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In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) H W J C

\* Date Claim was Incured

\* Nature of Lien

\*Value of Property Subject to Lien

\*Description of Property

nliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

**Total** 

\$ 246,434

\$ 6,425

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma / Debtors

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Ar	nount of Claim
1	Best Buy Bankruptcy Department PO Box 5238 Carol Stream IL 60197-5238 Acct #: 7001 0981 4772 7554		J	Dates: 2005 Reason: Credit Card or Credit Use				\$	1,441
2	Carson Pirie Scott  Bankruptcy Department PO Box 17633  Baltimore MD 21297-1633  Acct #: 1113 4057 61		J	Dates: 2005 Reason: Credit Card or Credit Use				\$	1,200
3	Chase Cardmember Service Bankruptcy Department PO Box 659409 San Antonio TX 78265 Acct #: 4417 1284 1759 7760		J	Dates: 2006 Reason: Credit Card or Credit Use				\$	2,400

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In re

Allen M Sloma and Karen L Sloma / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	Discover Card Bankruptcy Department 12 Reads Way New Castle DE 19720 Acct #: 6011 0077 2100 3316		J	Dates: 2005 Reason: Credit Card or Credit Use				\$ 14,000
5	DuPage Medical Group Bankruptcy Department 135 S. LaSalle, Dept. 1860 Chicago IL 60674 Acct #: 6458 3814		J	Dates: 2006 Reason: Medical/Dental Services				\$ 75
6	Elmhurst Emergency Services Attn: Bankruptcy Dept. PO Box 366 Hinsdale IL 60522 Acct #: 6458 3814		J	Dates: 2007 Reason: Medical/Dental Services				\$ 25
7	Elmhurst Hospital Attn: Bankruptcy Department PO Box 92348 Chicago IL 60675 Acct #: 6458 3814		J	Dates: 2006 Reason: Medical/Dental Services				\$ 500
8	Elmhurst Hospital Attn: Bankruptcy Department PO Box 92348 Chicago IL 60675 Acct #: 6458 3814		J	Dates: 2007 Reason: Medical/Dental Services				\$ 300
9	Elmhurst Radiology, SC Bankruptcy Department PO Box 1035 Bedford Park IL 60499 Acct #: 6458 3814		J	Dates: 2006 Reason: Medical/Dental Services				\$ 25
10	Kohl's Attn: Bankruptcy Dept. PO Box 3043 Milwaukee WI 53201-3043 Acct #: 0325 7401 5701		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 500

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma / Debtors

Attorney for Debtor: Robert Brynjelsen

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Inliquidated Contingent **Date Claim Was Incurred and** Disputed Codebto Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) C 11 Meadows Credit Union J Dates: 2007 Attn: Bankruptcy Department Reason: Credit Card or Credit Use 9,900 3350 Salt Creek Lane, Ste. 100 Arlington Heights IL 60005 Acct #: 4481 9549 6602 1667 12 Metro Paramedic Service Dates: 2007 **Bankruptcy Department** Reason: Medical/Dental Services 1,700 PO Box 1408 Elmhurst IL 60126 Acct #: 204002732 13 Midwest Physical Therapy Dates: 2007 Attn: Bankruptcy Dept. Reason: Medical/Dental Services \$ 200 500 Park Blvd, LL80C Itasca IL 60143 Acct #: 6458 3814 14 Midwest Pulmonary Assoc Dates: 2007 Attn: Bankruptcy Dept. Reason: Medical/Dental Services 50 2340 S. Highland Ave Lombard IL 60148 Acct #: 6458 3814 15 Orthapedic Specialists, SC Dates: 2007 Attn: Bankruptcy Dept. Reason: Medical/Dental Services 200 PO Box 2005 Carol Stream IL 60132 Acct #: 6458 3814 16 The Home Depot/Citi Cards Dates: 2005 **Bankruptcy Department** Reason: Credit Card or Credit Use 400 PO Box 105981 Dept. 51 Atlanta GA 30353-5981 Acct #: 6035 3200 7592 9115 17 T-Mobile Finanical Account Dates: 2007 **Bankruptcy Department** Reason: Utility Bills/Cellular Service 1,200 PO Box 2400 Young America MN 55553 Acct #: 4212 48668

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma / Debtors

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor O C M H

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Contingent Inliquidated Disputed

Amount of Claim

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 34,116.00



# Document Page 21 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: Married	Son age 18 years, Son age 11 yea	rs, , ,				
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT				
Occupation:	Lead Communication Systems	Educational Assistant				
Name of Employer:	Gallagher Bassett Services	District 205 Elmhurst				
Years Employed	15	2				
Employer Address:	2 Piece	130 W. Madison				
City, State, Zip	Itasca, IL 60143	Elmhurst, IL 60126				

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 7,502.00	\$ 1,163.14		
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 7,502.00	\$ 1,163.14		
4. LESS PAYROLL DEDUCTIONS				
a. Payroll Taxes and Social Security	\$ 1,508.36	\$ 123.70		
b. Insurance	\$ 687.66	\$ 208.32		
c. Union Dues	\$ 0.00	\$ 27.22		
d. Other (Specify)  Pension:	\$ 0.00	\$ 52.34		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 813.08	\$ 0.00		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 3,009.10	\$ 411.58		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,492.90	\$ 751.56		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
Income from real property	\$ 0.00	\$ 0.00		
Interest and dividends	\$ 0.00	\$ 0.00		
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00		
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00		
12. Pension or retirement income	\$ 0.00	\$ 0.00		
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 0.00	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,492.90	\$ 751.56		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 5,24	14.46		
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATESTBARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR	(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ -
a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No	
2. Utilities: a. Electricity and Heating Fuel	\$ 250.00
b. Water, Sewer, Garbage	\$ 65.00
c. Cellphone, Internet	\$ 114.00
d. Other Home Phone and Cable Television	\$ 75.00
3. Home Maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 600.00
5. Clothing	\$ 50.00
6. Laundry and Dry Cleaning	\$ 30.00
7. Medical and Dental Expenses	\$ 585.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 324.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	<b>\$</b> -
10. Charitable Contributions	\$ -
<ol> <li>Insurance (not deducted from wages or included in home mortgage payments)</li> <li>a. Homeowner's or Renter's</li> </ol>	\$ -
b. Life	\$ -
c. Health	<b>\$</b> -
d. Auto	\$ 125.00
e. Other	\$-
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	
a. Auto	<b>\$</b> -
b. Reaffirmation Payments	\$ -
c. Other \$-	<b>\$</b> -
14. Alimony, maintenance and support paid to others	<b>\$</b> -
15. Payments for support of additional dependents not living at your home	<b>\$</b> -
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	<b>\$</b> -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$100.00 \$25.00 \$0.00 \$- \$-	\$125.00
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,393.00
<ol> <li>Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None</li> </ol>	this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 5,244.46
b. Average monthly expenses from Line 18 above	\$ 2,393.00
c. Monthly net income (a. minus b.)	\$ 2,851.46
d. Total amount to be paid into plan monthly	\$ 2,850.00

## Document Page 25 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: \$18,784 2007: \$76,978 2006: \$72,079	Employment	
Spouse		
AMOUNT	SOURCE	

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In re

Allen M Sloma and Karen L Sloma, Debtors

	-	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2008: \$8,141 2007: \$10,335 2006: \$8,067	Employment		
02. INCOME OTHER THAN FROM	M EMPLOYMENT OR OPERATION C	F BUSINESS:	
the two years immediately precedi spouse separately. (Married debto	ng the commencement of this case. O	oyment, trade, profession, operation of the debtor ive particulars. If a joint petition is filed, state incom 3 must state income for each spouse whether or r	me for each
AMOUNT	SOURCE		
Spouse	oolings.		
Spouse AMOUNT	SOURCE		
AMOUNT	:		
AMOUNT  03. PAYMENTS TO CREDITORS  Complete a. or b. as appropriate, a a. INDIVIDUAL OR JOINT DEBTO Services, and other debts to any covalue of all property that constitute that were made to a creditor on account an approved nonprofit budgeting as	and c.  OR(S) WITH PRIMARILY CONSUME reditor made within 90 days immediates or is affected by such transfer is not count of a domestic support obligation and creditor counseling agency. (Marr	R DEBTS: List all payments on loans, installment ply proceeding the commencement of this case if the less than \$600.00. Indicate with an asterisk (*) are as part of an alternative repayment schedule used debtors filing under chapter 12 or chapter 13 nd, unless the spouses are separated and a joint personner.	he aggregate ny payments under a plan by nust include

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Paid or Value of Amount Name and Address Dates of of Creditor Payment/Transfers **Transfers** Still Owing

NONE Х

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Paid or Value of Amount Name & Address of Creditor Dates **Transfers** Still Owing & Relationship to Debtor of Payments

NONE X

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**STATUS** CAPTION OF **NATURE** COURT OF SUIT AND OF OF AGENCY DISPOSITION CASE NUMBER **PROCEEDING** AND LOCATION

NONE X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized of Property Seizure

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of **Property** 

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

to Debtor,

Date of

Description and Value of Gift

or Organization

If Any

Relationship

Gift

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603 Payment/Value: \$3,500.00; paid \$2,350 upfront, balance through plan

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2008

Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 \$50.00

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# Document Page 30 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

Suburban Bank Lake Street, Elmhurst, IL Allen and Karen Sloma 639 Fay Elmhurst, IL 60126 House papers, birth certificates, social security cards, small jewelry

# Document Page 31 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

13. SETOFFS:			
of this case. (Married debtors filing	itor, including a bank, against a debt or ng under chapter 12 or chapter 13 mus the spouses are separated and a joint	t include information concerning eith	. •
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD	FOR ANOTHER PERSON: er person that the debtor holds or contr	ols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
	FOR(S):  (3) years immediately preceding the converged prior to the commencement of		
Address	Name Used	Dates of Occupancy	

Name

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition Case 08-07989 Doc 1 Filed 04/02/08 Entered 04/02/08 17:18:40 Page 33 of 42 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

Name & Last Four Digits of

## STATEMENT OF FINANCIAL AFFAIRS

NO	NE
Х	7

### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

Double TaxPayer I.D. No. Address Business Ending Date    b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.  Name Address  The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor when has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, manage executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner.	Other TaxPayer I.D. No.	Address	Business	Ending Dates
Name Address  The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor wh has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, management of the commencement of the case, and the following: an officer, director, management of the commencement of the case, and the following: an officer, director, management of the case, and the commencement of the case, and the case, and the case is a commencement of the case, and the case, and the case is a case, and the case, and the case is a c				
Name Address  The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor wh has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, management of the commencement of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, and the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, and the following: an officer, director, management of this case, any of the following: an officer, director, management of this case, and the following: an officer, director, management of the following: an officer, director, and the following: an officer, director, and the following: an officer, director, and th				
Name Address  The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor wh has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, management of the commencement of the case, and the following: an officer, director, management of the commencement of the case, and the following: an officer, director, management of the commencement of the case, and the case, a	b. Identify any business listed in subdivision	on a., above, that is "single a	usset real estate" as defined in 11 US	 C 101.
The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor wh has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, management of this case, and the following of the commencement of this case, and the following of the followin	, ,	, ,		
The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor wh has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, management of this case, and the following of the commencement of this case, and the following of the following of the commencement of this case, and the following of the following of the following of the following of the commencement of this case, and the following of the follow	Name	Address		
has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managed		7.100.000		
has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managed				
has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managed	The following questions are to be comple	ted by every debtor that is a	corporation or partnership and by any	/ individual debtor who is
executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner	has been, within six years immediately pre	ceding the commencement	of this case, any of the following: an o	fficer, director, managing
partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.	•	. ,	• • • • • •	•
	(An individual or joint debtor should comp within six years immediately preceding the	•	•	·

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

should go directly to the signature page.)

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Beginning

## Document Page 34 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

		ANCIAL AFFAIRS	
	als who within two (2) years immediately propared a financial statement of the debtor.	eceding the filing of this bankruptcy case have au	udited the boo
Name	Address	Dates Services Rendered	
	als who at the time of the commencement o	this case were in possession of the books of acce, explain.	count and rec
Name	Address		
	ons, creditors and other parties, including m wo (2) years immediately preceding the com Date Issued	ercantile and trade agencies, to whom a financia imencement of this case.	l statement w
20. INVENTORIES			
List the dates of the last two the dollar amount and basis Date		e of the person who supervised the taking of eac  Dollar Amount of Inventory	h inventory, a
the dollar amount and basis	of each inventory.		h inventory, a
the dollar amount and basis of Date of Inventory	of each inventory.  Inventory  Supervisor	Dollar Amount of Inventory (specify cost, market of other	
the dollar amount and basis of Date of Inventory	of each inventory.  Inventory  Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	
Date of Inventory  b. List the name and address  Date of Inventory	Inventory  Supervisor  s of the person having possession of the reconstruction.	Dollar Amount of Inventory (specify cost, market of other basis)  Fords of each of the inventories reported in a., ab	
Date of Inventory  b. List the name and address  Date of Inventory	Inventory  Supervisor  s of the person having possession of the reconstruction of Inventory Records	Dollar Amount of Inventory (specify cost, market of other basis)  Fords of each of the inventories reported in a., ab	

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In re

Allen M Sloma and Karen L Sloma, Debtors

S	STATEMENT OF F	INANCIAL AFFAIRS	
21. CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHAI	REHOLDERS:	
a. If the debtor is a partnership, list	nature and percentage of intere	st of each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
21b. If the debtor is a corporation, controls, or holds 5% or more of th			ctly or indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC		EHOLDERS: nership interest of each member of the partr	nershin
in the debtor is a parthership, list th	e nature and percentage of parti	Date of	iersnip.
Name	Address	Withdrawal	
22b. If the debtor is a corporation, immediately preceding the comme	ist all officers or directors whose		
Name and Address		Date of Termination	d within one (1) year
Name and Address  23. WITHDRAWALS FROM A PAR  If the debtor is a partnership or cor form, bonuses, loans, stock redem commencement of this case.	Title  RTNERSHIP OR DISTRIBUTION poration, list all withdrawals or d ptions, options exercised and an	Date of Termination  N BY A COPORATION: istributions credited or given to an insider, ir	ncluding compensation ii
Name and Address  23. WITHDRAWALS FROM A PAF  If the debtor is a partnership or corform, bonuses, loans, stock redem	ncement of this case Title  RTNERSHIP OR DISTRIBUTION poration, list all withdrawals or d	Date of Termination  N BY A COPORATION: istributions credited or given to an insider, ir	ncluding compensation i

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation

Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund

**TaxPayer** Identification Number (EIN)

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/22/2008 /s/ Allen M Sloma

Allen M Sloma

X Date & Sign

Dated: 03/22/2008 /s/ Karen L Sloma

Karen L Sloma

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 37 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma / Debtors

Attorney for Debtor: Robert Brynjelsen

## STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

### PROPERTY TO BE RETAINED

[x] None

Dated:

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

03/22/2008

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

## I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/22/2008 /s/ Allen M Sloma

Allen M Sloma

/s/ Karen L Sloma

Karen L Sloma

X Date & Sign

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 38 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Attorney for Debtor: Robert Brynjelsen

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL	INTS SCHEDULED	
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$275,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$56,853	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$246,434	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$34,116	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,244
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,393
TOTALS			\$ 331,853 TOTAL ASSETS	\$ 280,550 TOTAL LIABILITIES	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Allen M Sloma and Karen L Sloma, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

## State the following:

Average Income (from Schedule I, Line 16)	\$ 5,244.46
Average Expenses (from Schedule J, Line 18)	\$ 2,393.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 8,782.54

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,425.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 34,116.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 40,541.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma and Karen L Sloma, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	03/22/2008	/s/ Allen M Sloma	X Date & Sign
		Allen M Sloma	
Dated:	03/22/2008	/s/ Karen L Sloma	X Date & Sign
		Karen L Sloma	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 41 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Allen M Sloma, and Karen L Sloma / Debtors

Attorney for Debtor: Robert Brynjelsen

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/22/2008 /s/ Allen M Sloma

Allen M Sloma

X Date & Sign

Dated: 03/22/2008 /s/ Karen L Sloma

Karen L Sloma

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Allen M Sloma and Karen L Sloma, Debtors

In re

## **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Allen M Sloma Sign & Date Dated: 03/22/2008 Here Allen M Sloma /s/ Karen L Sloma 03/22/2008 Sign & Date Dated: Karen L Sloma Here /s/ Robert Brynjelsen 03/24/2008 Dated: Attorney: Robert Brynjelsen Bar No: 6282586

PFG Record # 326288